(b) what is the number of complaints received by Government against the Cantonment Executive Officer, Lucknow, during the period from July 1986, till date;

(c) what is the nature of the complaints, whether all the complaints have been investigated by Government, if so, what is the outcome thereof and the action taken by Government in the matter; and

(d) if answer to part (c) above be negative, whether Government propose to hold an inquiry into the complaints?

THE MINISTER OF STATE IN THE DEPARTMENT OF DEFENCE PRODUCTION AND SUPPLIES IN THE MINISTRY OF DEFENCE (SHRI SHIVRAJ PATIL): (a) 5 and 9 respectively.

(b) 4.

(c) Complaints against the Director, Defence Estates, Central Command are about the transfer of a Doctor from Lucknow Cantonment Board to Varanasi Cantonment Board and alleged high handedness in dealing with the Jhansi Cantonment Board. Complaints against the Cantonment Executive Officer, Lucknow are about alleged corruption in Cantonment Board office, mismanagement and wasteful and infructuous expenditure. 12 complaints were investigated by the Directorate General, Defence Estates, and were found to have no substance Investigation into the rest is in progress.

(d) Does not arise.

**Dereservation of small scale sector**

3077. SHRI RAOOF VALIULLAH: Will the Minister of PLANNING be pleased to state:

(a) whether it is a fact that the Planning Commission has suggested dereservation of small scale sector;

(b) what are the other recommendations in the policy paper "new industrial policy initiatives";

(c) when was this note submitted and whether the Government have studied its implications; and

(d) whether the blanket definition of small scale unit of Rs. 35 lakhs has any economic rationale and whether the same will be revised on the basis of minimum investment for optimally sized units?

THE MINISTER OF STATE IN THE MINISTRY OF PLANNING AND THE MINISTER OF STATE IN THE MINISTRY OF PROGRAMME IMPLEMENTATION (SHRI SUKH RAM): (a) No, Sir.

(b) and (c) No paper has been submitted to the Government by Planning Commission on this subject.

(d) Definition of small scale undertaking in terms of investment in plant and machinery was raised from Rs. 20 lakhs to Rs. 35 lakhs in 1985, keeping in view the escalation in the cost of plant and machinery. Future revision in the definition shall depend upon the emerging situation.

**NRI Deposits**

3078. SHRI RAOOF VALIULLAH: Will the Minister of FINANCE be pleased to state:

(a) whether Government have any data on the proportion of NRI deposits which come from different areas of the world;

(b) what are the total outstanding NRI deposits uptill now and what is the share of the Foreign Currency Deposits and Rupee Deposits;

(c) whether Government is aware that rupee deposits may decline once the gulf-boom is over;

(d) whether Government propose to undertake data collection country-wise in order to assess future trends; and

(e) whether Government is contemplating the introduction of a new foreign currency scheme and if so, the details thereof?

THE MINISTER OF STATE IN THE DEPARTMENT OF EXPENDITURE IN THE MINISTRY OF FINANCE (SHRI B. K. GADHVI): (a) No, Sir.

(b) The Balances in NRE/FCNR Accounts maintained by Non-Resident Indians/Persons of Indian Origin with Banks in India at the end of March, 1987 were as follows:—

(Rupees in Crores)

| NRE Accounts | FCNR $Accounts | FCNR £ STG. Accounts | TOTAL |
|---|---|---|---|
| 4336 20 | 3047 10 | 464.01 | 7847.31 |

(c) Yes, Sir.

(d) Yes, Sir.

(e) Government is contemplating measures to further attract remittances/investments from Non-Resident Indians on a non-repatriation basis. Details of the Scheme have not yet been finalised.

**Credit deposit ratio of Banks**

3079. SHRI RAOOF VALIULIAH: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that credit deposit ratio of the commercial banks has been showing downward trend over the years; if not, what was it in 1970 and in January 1987;

(b) what is the low C:D ratio in some States attributed to and whether R.B.I. has suggested some measures to improve the same; and

(c) what are the total advances of all scheduled commercial banks at the end of 1986, State-wise and the reasons for the uneven dispersal of bank credit in different States and regions?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) Credits deposit ratio of Scheduled Commercial Banks declined from 75.9 per cent in December 1970 to 63.0 per cent in December 1986.

(b) and (c) State-wise aggregate advances of all Scheduled Commercial Banks as at the end of December 1986 are set out in the Statement (See below) Credit Deposit ratio of a particular area depends upon the level of economic activity and demand for credit which in turn is influenced by several factors such as the state of infrastructural facilities—adequate and uninterrupted supply of power and transport, marketability of products, existing local entrepreneurships in various field—as well as reasonable expectation of loan recoveries and cooperation from local Government machinery. Credit deployment by banks in various States is monitored by the State Level Bankers, Committees—State Governments—and the Reserve Bank of India. Reserve Bank of India has also advised the banks to ensure that wide disparities in credit deployment among various States/regions are avoided and to extend credit support for all productive and identified viable proposals in deficient areas. They have also been advised to ensure that credit; deposit ratio of their branches located in rural and semi-urban areas separately reaches a minimum of 60 per cent. The implementation by banks of Annual Action Plans, District Credit Plans and the lead bank schemes are expected to increase the flow of credit to deficient areas.